

FIG. 1

FIG. 2A

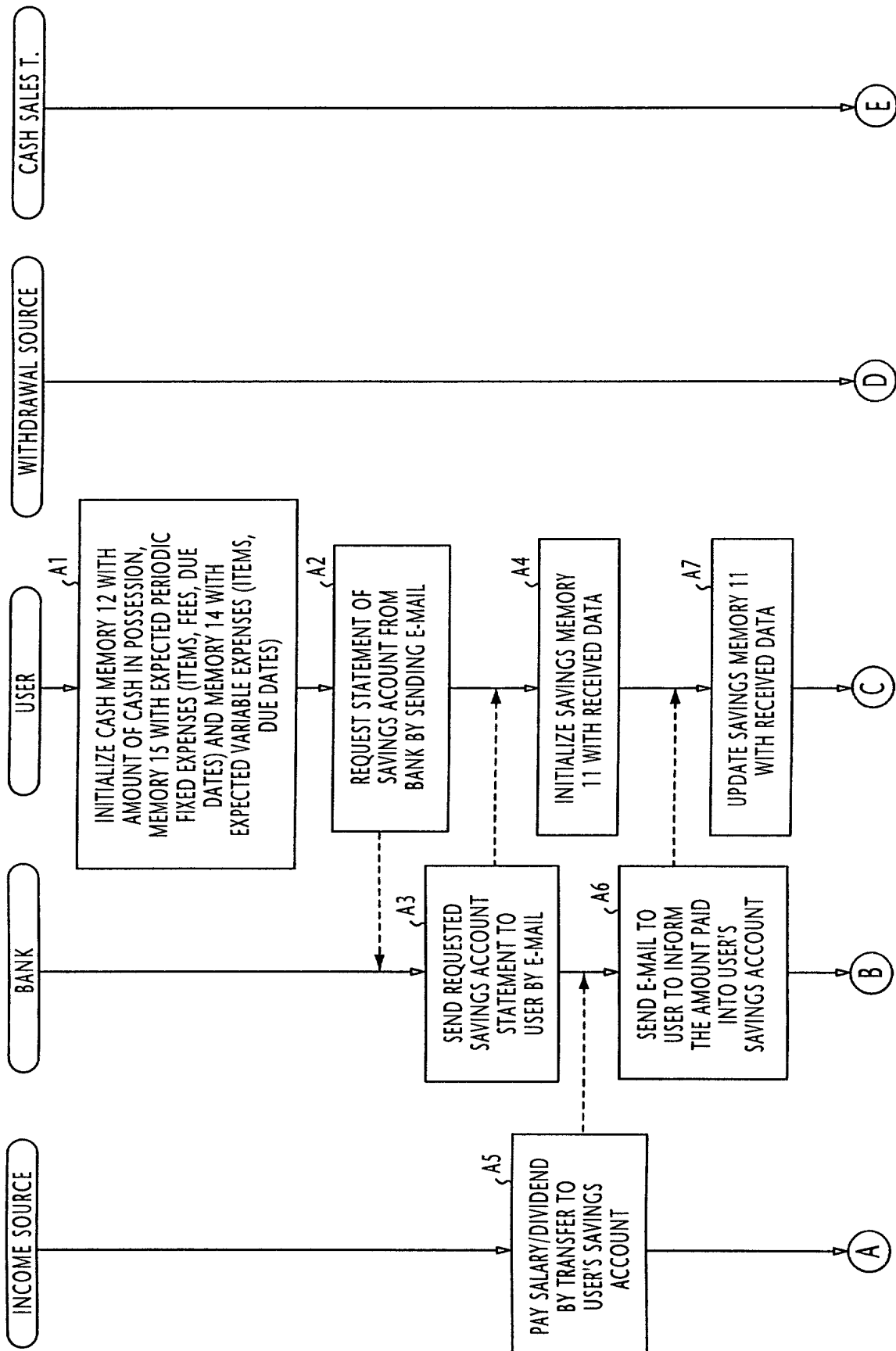


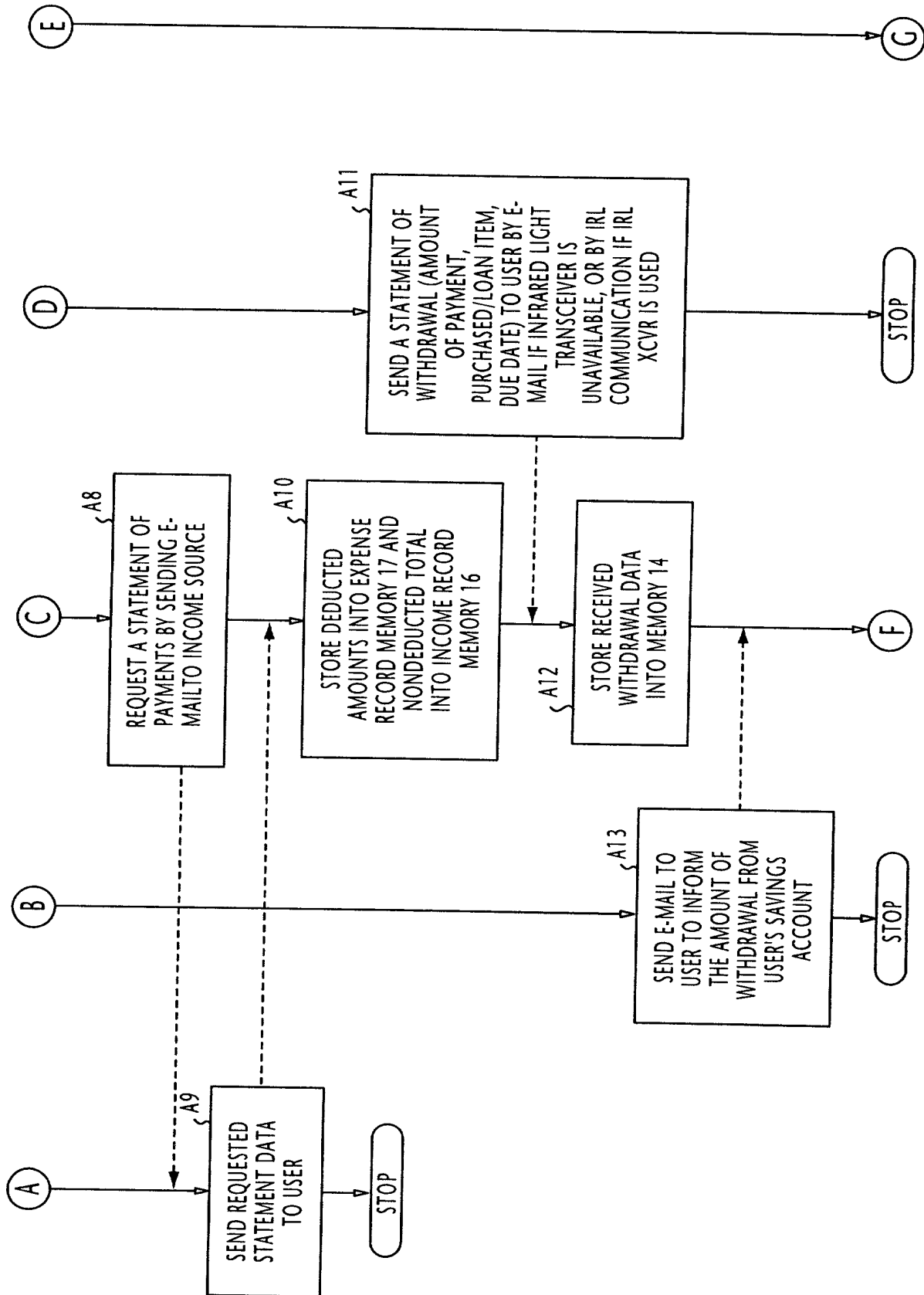
FIG. 2B

FIG. 2C

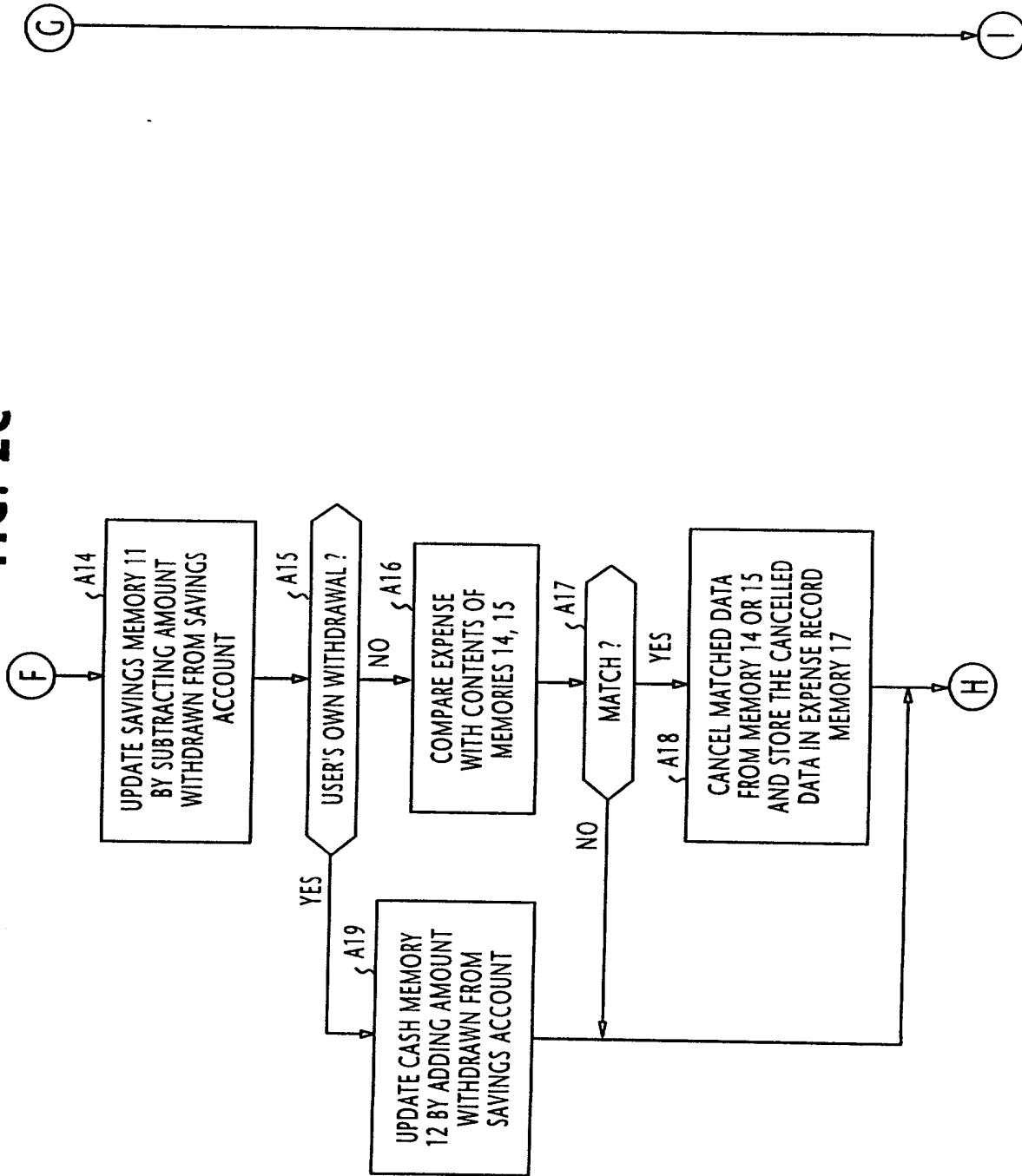


FIG. 2D

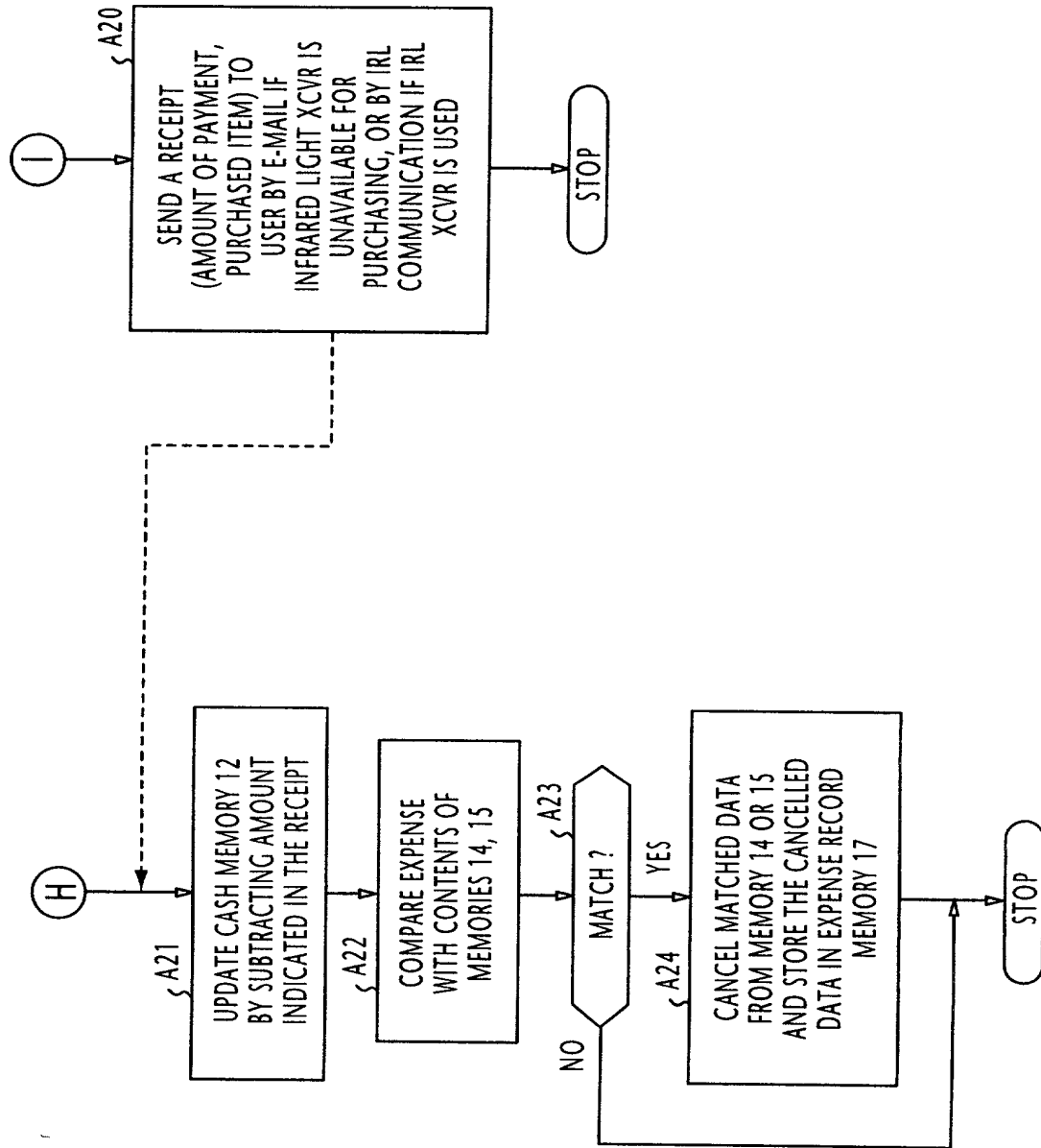


FIG. 3

ACCOUNT SETTLEMENT CALCULATION

ACCOUNTS OF PREVIOUS MONTH B1

SORT DATA OF INCOME AND EXPENSE RECORDS OF MEMORIES 16 AND 17 ACCORDING TO ITEMS AND SETTLE ACCOUNTS OF PREVIOUS MONTH

ACCOUNTS OF CURRENT MONTH B2

SORT DATA OF MEMORIES 13 TO 17 ACCORDING TO ITEMS AND CALCULATE EXPECTED BALANCES AND ACCOUNTS FOR CURRENT MONTH

EXPECTED ACCOUNTS OF NEXT MONTH B3

SORT DATA OF MEMORIES 13, 14 AND 15 ACCORDING TO ITEMS AND CALCULATE EXPECTED ACCOUNTS OF NEXT MONTH

EXPECTED BUDGET OF CURRENT MONTH B4

USE MEMORIES 13 TO 17 TO CALCULATE ESTIMATED BALANCES AND ACCOUNTS AND DETERMINE BOTH EXPECTED AND PAID EXPENSES OF CURRENT MONTH

EXPECTED BUDGET OF NEXT MONTH B5

USE RECORD MEMORY 16 TO CALCULATE AVERAGE, MAXIMUM AND MINIMUM VALUES OF PAST INCOME AND ESTIMATE INCOME OF NEXT MONTH

EXPENSE EVALUATION B6

COMPARE INCOME AND EXPENSE OF PREVIOUS MONTH TO DATA STORED IN MEMORIES 16 AND 17 AND CALCULATE INCREASES AND DECREASES WITH RESPECT TO PAST AVERAGE VALUES

SIMULATION OF EXPENSES B7

USE MEMORIES 13 TO 17 TO SORT EXPECTED EXPENSES OF NEXT AND SUBSEQUENT MONTHS ACCORDING TO ITEMS AND ESTIMATE FUTURE INCOME AND EXPENSE AND AMOUNT SAVED IN SAVINGS ACCOUNT

SIMULATION OF SAVINGS B8

USE MEMORIES 11 TO 17 AND ESTIMATE EXPENSES OF NEXT AND SUBSEQUENT MONTHS AND ACHIEVABLE SAVINGS